

United States Bankruptcy Court  
Eastern District of New YorkIn re:  
Raymond T Johnson,, II  
Vanessa M Johnson  
DebtorsCase No. 19-43237-ess  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0207-1

User: admin  
Form ID: 318DF7Page 1 of 2  
Total Noticed: 42

Date Rcvd: Sep 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 19, 2019.

db/jdb Raymond T Johnson,, II, Vanessa M Johnson, 218 Montreal Ave,  
Staten Island, NY 10306-3910

smg +NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,  
Brooklyn, NY 11201-3739

smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,  
Albany, NY 12240-0001

9563221 Citi, PO Box 6190, Sioux Falls, SD 57117-6190

9563222 Citibank/the Home Depot, Attn: Recovery/Centralized Bankruptcy, PO Box 790034,  
Saint Louis, MO 63179-0034

9563224 Citicards Cbna, PO Box 6217, Sioux Falls, SD 57117-6217

9563225 +Costco Go Anywhere Citicard, Citicorp Credit Services/Centralized Ban, PO Box 790040,  
Saint Louis, MO 63179-0040

9563231 Nissan Motor Acceptance Corp, PO Box 742657, Cincinnati, OH 45274-2657

9563232 Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,  
Dallas, TX 75266-0360

9563234 Nissan-Infiniti LT, Nissan Motor Acceptance Corp/Infinity, PO Box 660360,  
Dallas, TX 75266-0360

9563233 Nissan-Infiniti Lt, PO Box 660366, Dallas, TX 75266-0366

9563236 Pnc Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101-4982

9563237 +Pnc Bank, N.A., 1 Financial Pkwy, Kalamazoo, MI 49009-8002

9563238 Sallie Mae Bank Inc, PO Box 3229, Wilmington, DE 19804-0229

9563239 Santander Bank, Mail Code: MA1-MB3-01-21, 2 William T Morrissey Blvd,  
Boston, MA 02125-3312

9563240 Santander Bank , NA, PO Box 16255, Reading, PA 19612-6255

9563241 Santander Bank NA, PO Box 12646, Reading, PA 19612-2646

9563235 paypal credit account, PO Box 71202, Charlotte, NC 28272-1202

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Sep 17 2019 18:45:03  
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,  
Albany, NY 12205-0300

smg +E-mail/Text: ustpreion02.br.ecf@usdoj.gov Sep 17 2019 18:44:42  
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),  
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449

9563211 EDI: AMEREXPR.COM Sep 17 2019 22:33:00 Amex, Correspondence/Bankruptcy, PO Box 981540,  
El Paso, TX 79998-1540

9563212 EDI: AMEREXPR.COM Sep 17 2019 22:33:00 Amex, PO Box 297871,  
Fort Lauderdale, FL 33329-7871

9563213 EDI: BANKAMER.COM Sep 17 2019 22:33:00 Bank of America, PO Box 982238,  
El Paso, TX 79998-2238

9563214 EDI: BANKAMER.COM Sep 17 2019 22:33:00 Bank of America, Attn: Bankruptcy, PO Box 982238,  
El Paso, TX 79998-2238

9563215 EDI: TSYS2.COM Sep 17 2019 22:33:00 Barclays Bank Delaware, Attn: Correspondence,  
PO Box 8801, Wilmington, DE 19899-8801

9563216 EDI: TSYS2.COM Sep 17 2019 22:33:00 Barclays Bank Delaware, PO Box 8803,  
Wilmington, DE 19899-8803

9563218 EDI: CAPITALONE.COM Sep 17 2019 22:33:00 Capital One Bank USA N, 15000 Capital One Dr,  
Richmond, VA 23238-1119

9563217 EDI: CAPITALONE.COM Sep 17 2019 22:33:00 Capital One, Attn: Bankruptcy, PO Box 30285,  
Salt Lake City, UT 84130-0285

9563219 EDI: CHASE.COM Sep 17 2019 22:33:00 Chase Card, PO Box 15298,  
Wilmington, DE 19850-5298

9563220 EDI: CHASE.COM Sep 17 2019 22:33:00 Chase Card Services, Attn: Bankruptcy, PO Box 15298,  
Wilmington, DE 19850-5298

9563223 EDI: CITICORP.COM Sep 17 2019 22:33:00 Citicards Cbna, Citi Bank, PO Box 6077,  
Sioux Falls, SD 57117-6077

9563229 EDI: DISCOVER.COM Sep 17 2019 22:33:00 Discover Financial, Attn: Bankruptcy Department,  
PO Box 15316, Wilmington, DE 19850-5316

9563226 E-mail/Text: electronicbkydocs@nelnet.net Sep 17 2019 18:44:44  
Department of Education/Nelnet, Attn: Claims, PO Box 82505, Lincoln, NE 68501-2505

9563227 E-mail/Text: electronicbkydocs@nelnet.net Sep 17 2019 18:44:44 Dept of Education/Nelnet,  
121 S 13th St, Lincoln, NE 68508-1904

9563228 EDI: DISCOVER.COM Sep 17 2019 22:33:00 Discover Fin Svcs LLC, PO Box 15316,  
Wilmington, DE 19850-5316

9563230 EDI: NAVIENTFFKASMSERV.COM Sep 17 2019 22:33:00 Navient, Attn: Bankruptcy, PO Box 9000,  
Wilkes Barre, PA 18773-9000

9563243 EDI: RMSC.COM Sep 17 2019 22:33:00 Synch/Toys 'R' US, Attn: Bankruptcy, PO Box 965004,  
Orlando, FL 32896-5004

9563242 EDI: RMSC.COM Sep 17 2019 22:33:00 Synch/mc, PO Box 965005, Orlando, FL 32896-5005

9563244 EDI: CITICORP.COM Sep 17 2019 22:33:00 Thd/Cbna, PO Box 6497,  
Sioux Falls, SD 57117-6497

9563245 EDI: WFFC.COM Sep 17 2019 22:33:00 Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,  
Greenville, SC 29606-6429

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

9563247	EDI: WFFC.COM Sep 17 2019 22:33:00	Wells Fargo Hm Mortgag,	8480 Stagecoach Cir,
	Frederick, MD 21701-4747		
9563246	EDI: WFFC.COM Sep 17 2019 22:33:00	Wells Fargo Bank Nv NA,	PO Box 31557,
	Billings, MT 59107-1557		

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 19, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 17, 2019 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,  
theston@windelsmarx.com; mcorwin@windelsmarx.com; n159@ecfcbis.com  
Kevin Zazzera on behalf of Debtor Raymond T Johnson, II kzazz007@yahoo.com  
Kevin Zazzera on behalf of Joint Debtor Vanessa M Johnson kzazz007@yahoo.com  
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**Debtor 1 Raymond T Johnson, II

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0289**

EIN --\_-----

Debtor 2 Vanessa M Johnson

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8476**

EIN --\_-----

United States Bankruptcy Court **Eastern District of New York**Case number: **1-19-43237-ess****Order of Discharge and Final Decree**

Revised: 12/15

**IT IS ORDERED:**

A discharge under 11 U.S.C. § 727 is granted to:

Raymond T Johnson, II  
aka Raymond Thomas Johnson, IIVanessa M Johnson  
aka Vanessa M Badolato**IT IS FURTHER ORDERED:**

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

**BY THE COURT**

Dated: September 17, 2019

s/ Elizabeth S. Stong  
United States Bankruptcy Judge**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**